

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 09/29/2026
Closing Date 09/30/2026
Disbursement Date 09/30/2026
Settlement Agent CARDINAL TITLE GROUP, LLC
File # MD-26N-3834-SB
Property 219 S ROBINSON ST
 BALTIMORE, MD 21224-2215
Sale Price \$353,000

Transaction Information

Borrower JANA FOSTER and NICHOLAS FOSTER
 2142 FALL CREEK RD
 ROCKWOOD, TN 37854
Seller TYLER KLUGE
 219 SOUTH ROBINSON ST
 BALTIMORE, MD 21224
Lender ZILLOW HOME LOANS, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product FIXED RATE
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐ _____
Loan ID # ZG001260268918
MIC # 33847473

Loan Terms		Can this amount increase after closing?
Loan Amount	\$317,700	NO
Interest Rate	7.375%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,194.27	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-10	Years 11-30
Principal & Interest	\$2,194.27	\$2,194.27
Mortgage Insurance	+ 42.36	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 817.15	+ 817.15
Estimated Total Monthly Payment	\$3,053.78	\$3,011.42

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$817.15 a month	This estimate includes ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES
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Costs at Closing		
Closing Costs	\$17,891.56	Includes \$5,516.51 in Loan Costs + \$12,375.05 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$47,463.19	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid By Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$2,592.89				
01	0.344% of Loan Amount (Points) to ZILLOW HOME LOANS, LLC	\$1,092.89				
02	LOAN ORIGATION FEE to ZILLOW HOME LOANS, LLC	\$1,500.00				
03						
04						
05						
06						
07						
B. Services Borrower Did Not Shop For		\$182.90				
01	CREDIT REPORT to CORELOGIC CREDCO	\$175.90				
02	FLOOD CERTIFICATION to CORELOGIC	\$7.00				
03						
04						
05						
06						
07						
08						
09						
C. Services Borrower Did Shop For		\$2,740.72				
01	TITLE – CLOSING PROTECTION LETTER to OLD REPUBLIC NATIONAL TITLE INSURA	\$55.00				
02	TITLE – COURIER to CARDINAL TITLE GROUP, LLC			\$50.00		
03	TITLE – ERECORDING FEE to SIMPLIFILE	\$10.50		\$70.00		
04	TITLE – LENDERS TITLE INSURANCE to OLD REPUBLIC NATIONAL TITLE INSURA	\$1,092.60				
05	TITLE – MUNICIPAL LIEN to CARDINAL TITLE GROUP, LLC	\$112.62				
06	TITLE – NOTARY to CARDINAL TITLE GROUP, LLC	\$200.00				
07	TITLE – SEARCH/ABSTRACT FEE to OLD REPUBLIC NATIONAL TITLE INSURA	\$325.00				
08	TITLE – SETTLEMENT FEE to CARDINAL TITLE GROUP, LLC	\$945.00				
09	TITLE – TITLE SERVICES to CARDINAL TITLE GROUP, LLC			\$360.00		
D. TOTAL LOAN COSTS (Borrower-Paid)		\$5,516.51				
Loan Costs Subtotals (A + B + C)		\$5,516.51				
Other Costs						
E. Taxes and Other Government Fees		\$4,312.50				
01	Recording Fees Deed: \$60.00 Mortgage: \$60.00	\$120.00				
02	CITY/COUNTY/STAMPS to DIRECTOR OF FINANCE	\$4,192.50		\$4,192.50		
03	STATE TAX/STAMPS to CIRCUIT COURT FOR BALTIMORE CITY			\$882.50		
F. Prepays		\$1,723.19				
01	Homeowner's Insurance Premium (12 mo.) to TRAVELERS	\$1,659.00				
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$64.19 per day from 9/30/26 to 10/1/26)	\$64.19				
04	Property Taxes (mo.) to DIRECTOR OF FINANCE					
05						
G. Initial Escrow Payment at Closing		\$4,073.40				
01	Homeowner's Insurance \$138.25 per month for 3 mo.	\$414.75				
02	Mortgage Insurance per month for mo.					
03	Property Taxes \$678.90 per month for 6 mo.	\$4,073.40				
04						
05						
06						
07						
08	Aggregate Adjustment	-\$414.75				
H. Other		\$2,265.96				
01	REAL ESTATE ADMIN FEE to SAMSON PROPERTIES	\$495.00				
02	REAL ESTATE COMMISSION to SAMSON PROPERTIES			\$8,825.00		
03	REAL ESTATE COMMISSION to KELLER WILLIAMS LUCIDO A			\$8,825.00		
04	TITLE – OWNERS TITLE INSURANCE (OPTIONAL) to OLD REPUBLIC NATIONAL TIT	\$1,370.96				
05	WATER ALLOTMENT PAYMENT to BALTIMORE CITY WATER	\$400.00				
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$12,375.05				
Other Costs Subtotals (E + F + G + H)		\$12,375.05				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$17,891.56				
Closing Costs Subtotals (D + I)		\$17,891.56		\$23,205.00		
Lender Credits						

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$19,900.00	\$17,891.56	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$35,300.00	\$35,300.00	NO
Deposit	-\$3,450.00	\$0	YES • You decreased this payment. See Deposit in Section L .
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$4,000.00	-\$4,000.00	NO
Adjustments and Other Credits	\$0	-\$1,728.37	YES • See details in Sections K and L
Cash to Close	\$47,750.00	\$47,463.19	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$372,674.37
01 Sale Price of Property	\$353,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$17,891.56

04

Adjustments

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Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	09/30/26 to 01/01/27	\$1,782.81
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09 County Taxes	to
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10 Assessments	to
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L. Paid Already by or on Behalf of Borrower at Closing	\$325,211.18
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01 Deposit

02 Loan Amount	\$317,700.00
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03 Existing Loan(s) Assumed or Taken Subject to

04

05 Seller Credit	\$4,000.00
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Other Credits

06 EARNEST MONEY	\$3,450.00
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Adjustments

08 TITLE PREMIUM ADJUSTMENT

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Adjustments for Items Unpaid by Seller

12 City/Town Taxes	to
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13 County Taxes	to
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14 Assessments	to
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15 WATER 08/23/2026 TO 09/30/2026	\$61.18
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CALCULATION

Total Due from Borrower at Closing (K)	\$372,674.37
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Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$325,211.18
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Cash to Close ☒ From ☐ To Borrower	\$47,463.19
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SELLER'S TRANSACTION

M. Due to Seller at Closing	\$354,782.81
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01 Sale Price of Property	\$353,000.00
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02 Sale Price of Any Personal Property Included in Sale

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Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	09/30/26 to 01/01/27	\$1,782.81
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10 County Taxes	to
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11 Assessments	to
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N. Due from Seller at Closing	\$27,205.00
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01 Excess Deposit

02 Closing Costs Paid at Closing (J)	\$23,205.00
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03 Existing Loan(s) Assumed or Taken Subject to

04 Payoff of First Mortgage Loan

05 Payoff of Second Mortgage Loan

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07

08 Seller Credit	\$4,000.00
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Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to
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15 County Taxes	to
-----------------	----

16 Assessments	to
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17

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CALCULATION

Total Due to Seller at Closing (M)	\$354,782.81
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Total Due from Seller at Closing (N)	-\$27,205.00
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Cash ☐ From ☒ To Seller	\$327,577.81
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Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- ☒ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☐ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the overdue monthly principal and interest payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☒ does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
219 S ROBINSON ST, BALTIMORE, MD 21224-2215

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- ☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$9,454.61	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Mortgage Insurance County Property Tax
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$4,073.40	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$859.51	The amount included in your total monthly payment.

- ☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$800,607.96
Finance Charge. The dollar amount the loan will cost you.	\$480,984.34
Amount Financed. The loan amount available after paying your upfront finance charge.	\$314,042.92
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.609%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	148.665%



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☒ state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	ZILLOW HOME LOANS, LLC	SAMSON PROPERTIES	KELLER WILLIAMS LUCIDO AGENCY	CARDINAL TITLE GROUP, LLC
Address	2600 MICHELSON DRIVE SUITE 1201 IRVINE, CA 92612	14291 PARK MEADOW DR STE 500 CHANTILLY, VA 20151	9251 BALTIMORE NATIONAL PIKE STE D ELLCOTT CITY, MD 21042	9801 WASHINGTONIAN BOULEVARD SUITE 600 GAITHERSBURG, MD 20878
NMLS ID	10287	0226021529		
MD License ID	10287	6431	95770	3000017005
Contact	DANNY GOUGH	BOB CHEW	KAREY THESING	SUSAN BOARTS
Contact NMLS ID	455862			
Contact MD License ID	455862	575539	0515549	3000447520
Email	DANNYGO@ZILLOWHOMELOANS.COM		KAREYTHESING@BOBLUCIDOTEAM.COM	SBOARTS@CARDINALTITLEGROUP.COM
Phone	(949) 265-2534	(703) 378-8810	(410) 465-6900	(443) 247-3991

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

JANA FOSTER

Date

NICHOLAS FOSTER

Date

Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

SELLER

SHAYNA M KLUGE

SCOTT ALDER

JONATHAN BARAD